

UNITED STATES BANKRUPTCY COURT District of Arizona

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/1/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

BRIAN R KAYS
2621 NORTH 127TH AVENUE
AVONDALE, AZ 85392

MEI LAN KAYS
2621 NORTH 127TH AVENUE
AVONDALE, AZ 85392

Case Number:
2:10-bk-02562-RTB

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-8263
xxx-xx-2519

Attorney for Debtor(s) (name and address):

JOSEPH W. CHARLES
PO BOX 1737
GLENDALE, AZ 85311-1737
Telephone number: 623-939-6546

Bankruptcy Trustee (name and address):

JILL H. FORD
PO BOX 5845
CAREFREE, AZ 85377
Telephone number: 480-575-8250

Meeting of Creditors

Date: **March 9, 2010**

Time: **09:00 AM**

Location: **US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 5/10/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727
Telephone number: (602) 682-4000

For the Court:

Clerk of the Bankruptcy Court:
Brian D. Karth

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 2/4/10

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Administrative Expenses in a Converted Case	If this case converted to a Chapter 7, a request for payment of an administrative expense, incurred before conversion, under 11 USC §503(a) must be filed within 90 days after the date set for the meeting of creditors. A governmental unit must file such a request within 180 days after the date of the conversion.
Dismissal of Case	This case shall be dismissed if the debtor(s) fail to appear at the meeting of creditors or fail to timely file all required schedules and statements.
All individual debtors must provide photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 10-02562

User: estrellam
Form ID: b9a

Page 1 of 1
Total Noticed: 25

Date Rcvd: Feb 04, 2010

The following entities were noticed by first class mail on Feb 06, 2010.

db/jdb +BRIAN R KAYS, MEI LAN KAYS, 2621 NORTH 127TH AVENUE, AVONDALE, AZ 85392-7060
aty JOSEPH W. CHARLES, PO BOX 1737, GLENDALE, AZ 85311-1737
tr +JILL H. FORD, PO BOX 5845, CAREFREE, AZ 85377-5845
8864075 ACS, INC., P. O. Box 78844, Phoenix AZ 85062-8844
8864078 BAC HOME LOAN SERVICING, P. O. Box 10219, Van Nuys CA 91410-0219
8864079 BANK OF AMERICA, P. O. Box 30750, Los Angeles CA 90030-0750
8864080 BANNER ARIZONA MEDICAL CENTER, 13640 North Plaza Del Rio Blvd., Peoria AZ 85381-4846
8864081 BANNER ESTRELLA MED CTR, P.O. BOX 2978, Phoenix AZ 85062-2978
8864082 +BUREAU OF MEDICAL ECONOMICS, 326 East Coronado Road, Phoenix AZ 85004-1524
8864083 CITIBANK, P. O. Box 6401, The Lakes NV 88901-6401
8864084 COLLECTION SERVICE BUREAU, P. O. Box 310, Scottsdale AZ 85252-0310
8864085 DESERT SCHOOLS FEDERAL CREDIT UNION, P. O. Box 2945, Phoenix AZ 85062-2945
8864088 EMERGENCY PROFESSIONAL SERVIES, P. O. Box 15070, Scottsdale AZ 85267-5070
8864089 IMS PHOENIX NEUROLOGY AND SLEEP MED, P. O. Box 9004, Phoenix AZ 85068-9004
8864091 +IRVIN ROBERT KAYS, 1313 West Marshall Avenue, Phoenix AZ 85013-1739
8864092 +NATIONAL CITY MORTGAGE, P. O. Box 1820, Dayton OH 45401-1820
8864093 SOUTHWEST DIAGNOSTIC IMAGING, P. O. Box 849753, Dallas TX 75284-9753
8864094 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA MOTOR CREDIT CORP., P. O. Box 15013, Chandler AZ 85244)
8864095 +Upland Park Owners Association, PO BOX 12400, Scottsdale AZ 85267-2400

The following entities were noticed by electronic transmission on Feb 04, 2010.

tr +EDI: BJHFFORD.COM Feb 04 2010 18:58:00 JILL H. FORD, PO BOX 5845, CAREFREE, AZ 85377-5845
smg EDI: AZDEPREV.COM Feb 04 2010 18:58:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
8864076 +EDI: AMEREXPR.COM Feb 04 2010 18:58:00 AMERICAN EXPRESS, Box 0001,
Los Angeles CA 90096-8000
8864077 EDI: AZDEPREV.COM Feb 04 2010 18:58:00 ARIZONA DEPARTMENT OF REVENUE,
ATTN: COLLECTIONS DIVISION, P.O. BOX 29070, Phoenix AZ 85038-9070
8864079 EDI: BANKAMER2.COM Feb 04 2010 18:58:00 BANK OF AMERICA, P. O. Box 30750,
Los Angeles CA 90030-0750
8864083 EDI: CITICORP.COM Feb 04 2010 18:58:00 CITIBANK, P. O. Box 6401, The Lakes NV 88901-6401
8864086 +EDI: DISCOVER.COM Feb 04 2010 18:58:00 DISCOVER CARD, P. O. Box 6103,
Carol Stream IL 60197-6103
8864087 +E-mail/Text: acooper@emeraldar.com EMERALD AR SYSTEMS, LLC,
1850 North Central Avenue, Suite 1010, Phoenix AZ 85004-3948
8864090 +EDI: IRS.COM Feb 04 2010 18:58:00 INTERNAL REVENUE SERVICE, 4041 N. Central Ave. M/S 5014,
SPECIAL PROCEDURES INSOLVENCY, Phoenix AZ 85012

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2010

Signature:

